

**REMARKS**

Claims 1-20 are pending in this application. By this Amendment, claims 1, 4, 15, 16, 18 and 19 are amended. Reconsideration of the application is respectfully requested.

Applicants thank Examiner Abdulsalam for the courtesy extended to Applicants' representative, Mr. Luo, during the October 6, 2003 personal interview. The substance of the interview is incorporated in the following remarks.

Applicants respectfully request acknowledgement to receipt of all certified copies of the priority document filed on October 30, 2000.

The Office Action rejects claims 1-20 under 35 U.S.C. §103(a) over U.S. Patent No. 5,850,076 to Morioka et al. in view of U.S. Patent No. 6,411,502 to Burrell and U.S. Patent No. 6,025,869 to Stas et al. This rejection is respectfully traversed.

The Office Action admits that Morioka does not disclose or suggest an operation nullifying device or canceller, but asserts that Stas discloses this feature. Applicants respectfully submit that one of ordinary skill in the art would not have been motivated to combine Morioka and Stas or Morioka and Burrell.

As discussed during the interview, Morioka is directed to operating an ATM machine. See col. 1, lines 9-14 and col. 2, lines 28-31. Morioka discloses an ATM machine to make banking transactions easier and more understandable, especially for those who are handicapped or not familiar with the operation of ATM machines. See col. 1, line 55-col. 2, line 12. In contrast, Stas discloses a television parental supervision system which can block a list of predetermined channels. See col. 2, lines 7-19.

As is well known, the purpose of ATM machines is to allow users to access their accounts. Bank systems already restrict users to access their own accounts and do not prevent the users from accessing portions of their accounts, especially based on some one else's instruction. Thus, as discussed in the interview, one of ordinary skill in the art would not

have been motivated to modify Morioka with Stas because such a combination would render Morioka inoperative for its intended purpose, i.e., to allow users to have control and access their accounts.

In addition, Morioka is directed to enhancing understandability and thus usability for handicapped persons. Adding complex features suggested by Stas for parental control of television usage works directly against "understandability" if not complete inexplicability when, for no reason to the handicapped user, access is mysteriously denied. Accordingly, one of ordinary skill in the art would not have been motivated to incorporate Stas into ATM machines.

Such a combination is speculative at best because an ATM machine does not provide "channels" in which some are desirable while others are not. Indeed, one's own account is completely desirable and none of the reasons disclosed in Stas is applicable to ATM machines. Even if some are applicable (of which none are), there is no teaching of how to put such a control feature in ATM machines. Thus, the only reason the Office Action suggests such a combination is based on impermissible hindsight reconstruction.

Further, the Office Action asserts that Morioka can be combined with Burrell. This combination would also render Morioka inoperative.

As is well known, ATM machines provide users access to their accounts. For that reason, ATM machines are placed in fixed locations for convenient access. Placing a "portable" ATM machine in a vehicle defeats such purposes. Presumably, the vehicle "moves." If such movement occurs, users would not be informed of the location of such moving ATM machines, and thus would be denied complete access to their accounts because the locations of the ATM machines would not be known. Hence, one of ordinary skill in the art would not have been motivated to combine Morioka and Burrell.

In view of the above, the Office Action is engaging in impermissible hindsight reconstruction to pick and choose features without motivation using the present application as a roadmap. One of ordinary skill in the art simply would not have been motivated to combine Morioka's ATM machines with Stas' parental supervision system or Burrell's hand-held portable device to amount in a vehicle. Thus, the Office Action has not established a *prima facie* case of obviousness.

For at least the above reasons, Morioka, Stas and Burrell would not have rendered obvious the subject matter recited in claims 1-20 because there is no motivation to combine these references. As agreed to during the interview, the rejection of claims 1-20 is to be withdrawn upon filing of this Amendment. Accordingly, withdrawal of the rejection of claims 1-20 under 35 U.S.C. §103(a) is respectfully requested.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of claims 1-20 are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



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